

St. Bernard Regional Catholic School
A Pennsylvania Charitable Trust
300 Clairvaux Drive
Indiana, PA 15701
724-465-7139
www.stbernardlc.org

Tuition for the 2011-2012 School Year

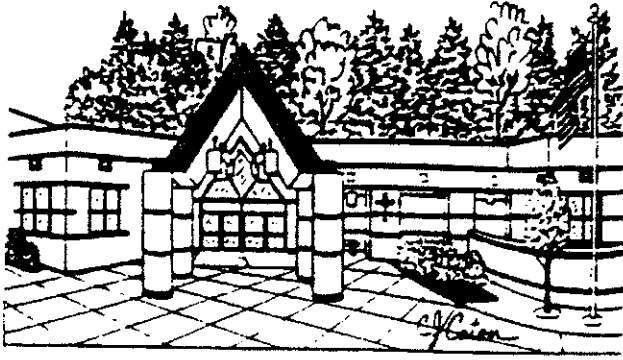
The tuition amounts for St. Bernard School are listed below. When examining our tuition charges, which may appear substantial, please take into account the following information:

- Few parents pay the full tuition amount. Approximately 85 percent of St. Bernard School families receive some form of financial aid.
- After financial aid awards, the average tuition paid at St. Bernard School for a child in K-6th grade for the 2009-2010 School Year was \$1,652.36.
- Financial aid is available to people of many different income levels.
- Financial aid is easy to apply for, and we will help.
- Convenient monthly payment plans are available for tuition payments.

The tuition rates for attending St. Bernard School for the 2011-2012 School year are as follows:

Kindergarten for Four-Year Olds (5-days)	\$2,300/Year
Kindergarten for Four-Year Old (3-days)	\$1,280/Year
Kindergarten for Three-Year Old (2-days)	\$1,020/Year
Kindergarten through 6 th Grade	\$4,500/Year

A \$50 registration fee applies for new registrations. The registration fee covers the administrative expenses involved in creating the educational records for your child. Children who remain at St. Bernard School after Kindergarten for Four-Year Olds will be considered continually enrolled and no registration fees will be charged thereafter.



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(724) 465-7139

January 2010

Dear Parent,

One of the questions most frequently asked by parents when inquiring about St. Bernard School is for the amount of our tuition. When some see the annual tuition listed at \$4,400, they no longer inquire about the school, assuming our tuition is not within their financial means. Nothing could be farther from the truth. We are committed to making our school affordable to families at every income level.

St. Bernard School offers several wonderful programs all aimed at lowering the cost of tuition. Some of these programs are:

- **FACTS:** Each spring, FACTS financial aid applications are available for each family. Tuition assistance in this program comes from four sources including St. Bernard Parish, the Diocese of Greensburg, local tuition assistance, and funding from participating local and in-state businesses. This assistance is based on annual income; however, you do not need to be low-income to receive a substantial amount of assistance.
- **Scholarship Partners Foundation:** This organization works with St. Bernard School and other Diocesan schools throughout the year to provide tuition assistance to eligible families. It is funded through the Educational Improvement Tax Credit program (EITC). This government program allows local businesses to earn tax credits by making contributions to scholarship organizations for private school education. Eligibility is determined through the FACTS application process.
- **MANNA:** This program is sponsored by the St. Bernard PTG. Families purchase gift certificates through the school to do shopping at local businesses. A certain percentage of the profit is then given back to the family to use for tuition assistance. Many local restaurants and retailers participate in this program.

To illustrate how tuition assistance works, an example for a typical family is provided below:

Annual Family Income:	\$55,000
Number of Students Attending:	
1 Four-year old preschooler	
1 child attending K-6	
Preschool tuition:	\$2000
K-6 tuition:	<u>4400</u>
Total Tuition Owed:	6400
FACTS tuition assistance:	(3550)
Manna Program:	<u>(880)</u>
Actual Tuition Paid:	\$1970

As you can see from this example, tuition is very affordable when families utilize the different programs that are available for assistance.

Keep in mind that all tuition assistance is based on income and other eligibility requirements, and that it is awarded on a first-come, first-serve basis. Also, there is no guarantee that the above-mentioned scholarships will be awarded, or given at the level that you requested. We are committed, however, to working individually with parents to find a tuition plan that is fair and affordable.

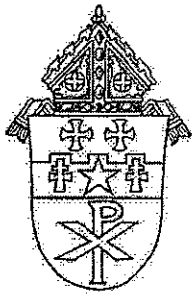
If after applying for financial aid you find that you are not eligible for a scholarship award that meets your family's needs, contact the school immediately. We will work with the scholarship organization to increase your award, or we will explore the many local financial aid options that are available.

In order to receive financial aid for your child, you must fill out a FACTS application. The FACTS application will cover most of the financial aid that you may be eligible for including aid from the Scholarship Partners Foundation. **All FACTS applications are due at the FACTS office no later than March 15, 2010. No exceptions.**

If you would like more information on any of these programs, or would like to further discuss tuition assistance, please do not hesitate to call me personally at the school office (724-465-7139).

Sincerely,

Denise Swope
Principal



OFFICE FOR CATHOLIC SCHOOLS DIOCESE OF GREENSBURG

723 EAST PITTSBURGH STREET • GREENSBURG, PA 15601-2597
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Tuition Policy (Established January 2011)

Tuition Policy

The Office for Catholic Schools has coordinated a tuition policy to be utilized by the Catholic schools within the Diocese of Greensburg. This policy has been established to ensure that the tuition procedures and guidelines are consistent and fair among families with children attending Catholic schools within the Diocese. This policy has been implemented through the Office for Catholic Schools, under the approval of the Superintendent of Catholic Schools. The Office for Catholic Schools reserves the right to adjust this policy and coinciding procedures as deemed necessary.

Establishing Tuition

The applicable school administration works with the Office for Catholic Schools to establish a tuition rate that is representative of the school budget needs. The tuition rate is also a product of the communities and families that we serve. Tuition is not the only revenue source to fund the Catholic school education. The school revenues also include Diocesan contributions, Parish supported financial aid, business partnerships and local fundraising.

Tuition Planning and Payment Schedule

Schools establish and announce their tuition rate for the following the school year. Tuition rates are established based on budgetary needs and enrollment.

End of January – beginning of February – Catholic schools open their application process for the upcoming school year and FACTS application forms are available for parents/guardians to submit for financial aid. Parents/guardians have until March 15 to submit their FACTS application forms without a fee.

End of May – Once parents/guardians have completed their financial aid (FACTS) application process and this information has been verified, tuition award letters are disseminated by the school to parents/guardians noting the tuition amount with any scholarships and financial aid awards.

June 30 – Last date for returning families to apply for financial aid. New families apply for financial aid upon enrollment.

July 10 – Last date for returning the Tuition Payment Contract. No financial aid or admission is guaranteed following this date.

Options for payment:

- One lump sum payment by St. Bernard Regional Catholic School of the upcoming school year.
- Two equal payments – First payment due by July 5, 2011 of the upcoming school year and the second payment due by January 4, 2012 of the current school year.
- Monthly payment plan on FACTS that will bring the balance to zero by May 31 or earlier of the school year completed in May.
- Any of the above options, but paid through a credit card if available. If a credit card payment method is chosen, an additional service fee may be charged, and this service fee will be announced on an annual basis.
- No cash will be accepted for payment. Payment must be made by check, money order or credit card.
- An approved (by school administration) combination of the above options.
- The chosen method for payment must be indicated on the Tuition Payment Contract, and signed and returned by the parents/guardians.

*One of the above options must be chosen for payment.

If a hardship may exist, the parents/guardians may ask for a meeting with the school administration to request an adjustment to the amount of tuition to be paid. Such a request is approved on a case by case basis by an administrative review team or school administration.

Tuition Payment in Default

If a payment is not made, for whatever reason, the following process will be followed:

- a) The parents/guardians will be notified in writing of the payment not being received.
- b) The parents/guardians will be given 20 calendar days to bring the account to current status or meet with school administration to have an adjusted payment contract approved (not a guarantee).
- c) If the account is not brought to current status, and an adjusted payment contract is not agreed upon and approved by school administration, the student enrollment will cease after the 20th day.

Transfer of Students with Past Balance

No students will be accepted at any Catholic school within the Diocese of Greensburg if they are carrying a past due balance from any other Catholic school within the Diocese of Greensburg.

TUITION SCHEDULE AND PAYMENT OPTIONS 2011-2012 SCHOOL YEAR

- Option 1 Full payment immediately
 Option 2 Two equal payments due immediately and January 3, 2011.
 Option 3 Nine (9) equal payments between September 2011 and May 2012.

Grade	Tuition	Option 1*	Option 2*	Option 3**	
Kindergarten-6 th Grade	\$4,500	Full	Half	10-month	
Kindergarten for 4-year-old (5)	\$2,300	Full	Half	10-month	
Kindergarten for 4-year-old (3)	\$1,280	Full	Half	10-month	
Kindergarten for 3-year-old (2)	\$1,020	Full	Half	10-month	

*Payable in the school office by cash, check, or credit card (visa or master card).

** FACTS Business Solutions electronic funds transfer required. Monthly tuition payments are due on the 5th or 20th of each month.

Additional Tuition Information

1. Financial Agreement and forms must be approved and on file in the school office prior to June 30, 2011. No student will be permitted to enter the assigned classroom until a payment option is selected.
2. Unless registered on the FACTS Business Solution Plan for monthly electronic funds transfer, a 50% tuition payment must be received before a student can start school. No special payment plans will be accommodated without written approval by the school office.
3. We offer several programs aimed at lowering the cost of tuition. If you would like more information on any of these programs, please do not hesitate to call the school office at (724) 465-7139.

We accept VISA and Master Card

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